

REMARKS AND ARGUMENTS

Applicant sincerely thanks the Examiner for her insightful comments and admirable assistance in the further clarification of concerns intended to better distinguish the present invention from the prior art. Applicant has newly amended each of the independent claims heretofore presented in order to address the Examiner's concerns and to more clearly establish that the claims are directed to a dynamic system (and method) of transaction settlement employing ranked preferences, real time scans, and automatic functions not disclosed or suggested in the prior art of record.

The claims herein are largely as presented in the previous response submitted 3 August 2007 to the Office Action mailed 4 April 2007. The comments and arguments submitted with that response are referenced in support of the claim amendments contained herein. In addition to such 3 August 2007 comments and arguments, the following explanation of further amendments is presented.

Claim 1 is further amended to improve the clarity of operations involving a real time scan and the dynamic matching of user benefit preferences to the results of a scan. The amendment to claim 5 makes clear the feature of using settlement means in any order to adapt solutions for maximizing user benefits. The amendment to claim 10 clarifies the automatic feature of securing settlement means should such actions be involved for the processing of a transaction. The amendment to claim 12 elucidates the action by which an aggregated preference catalog is established for use in transaction processing activities. Claims 14 and 15 incorporate the provision for transaction authentication as may be involved in diverse transaction processing activities. Further amendments to independent claims 1 and 25-27 have been made to expose the various dynamic features and the initiating occurrence of a real time scan.

Furthermore, minor changes to claims have been made to provide uniformity of phrases, clarify certain actors, and to elide unnecessary text.


CONCLUSION

Claims 1-27 are presented.

Applicant again gratefully thanks the Examiner for her continuing assistance and comments during the review of this application. For the reasons set forth above it is submitted that, upon the amendment of the independent claims as set forth in the Listing of Claims, all of the claims in the application are now in allowable form. Accordingly, reconsideration and allowance of said claims is earnestly requested.

The Examiner is urged to call the undersigned if that would be helpful in facilitating resolution of any issues that might remain.

Respectfully submitted,


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